

# ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE  
AFFORDABLE CARE ACT

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## In This Issue!

In this issue of *ACA Implementation News*, we provide an enrollment update from the Department and Connect for Health Colorado, links to partner and consumer resources, guidance on Marketplace verifications, an important reminder about Help Desk Tickets and tax tips from Healthcare.gov.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **[ACAImplementation@hcpf.state.co.us](mailto:ACAImplementation@hcpf.state.co.us)** for inclusion in upcoming issues of *ACA Implementation News*.

**To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).**

You can also find us on [Facebook](#), [Twitter @COGovHealth](#) and [YouTube](#).



**COLORADO**

Department of Health Care  
Policy & Financing

[Colorado.gov/hcpf](http://Colorado.gov/hcpf)

## News of Note

### Connect for Health Colorado & Medicaid Report Enrollment Gains

Between Nov. 15 and Jan. 31, more than 186,497 Coloradans enrolled in healthcare coverage for 2015, either in private health insurance purchased through the health insurance Marketplace, or with Medicaid or Child Health Plan Plus (CHP+), according to new data released this week by Connect for Health Colorado and the Colorado Department of Health Care Policy and Financing.

2015 Coverage	Total	Medicaid	CHP+	Connect for Health Colorado (private health insurance)
Coloradans Enrolled	186,497	58,235	2,884	125,378

Among state-based marketplaces, Colorado is third in total enrollments — behind California and New York, but ahead of Kentucky, Connecticut, Washington and others — according to a U.S. Health and Human Services [report](#) on enrollment totals through mid-January.

**Anyone who does not have health insurance provided through their employer should apply before Feb. 15, 2015,** to sign up for private health insurance through Connect for Health Colorado. **Only those experiencing certain life change events — such as losing a job, moving to Colorado, adopting a child or having a child — will be able to enroll in private coverage for 2015 after that date.**

Coloradans eligible for no- or low-cost coverage through Medicaid and CHP+ have no deadlines and can apply year-round.

Medicaid and CHP+ count as having health coverage for tax year 2014. Coloradans who were covered by Medicaid or CHP+ the whole year just need to simply check a box on their federal income tax return and will not need any other forms to prove they had coverage for 2014. If Medicaid members were not covered for all of 2014 by Medicaid or CHP+, they may need to apply for an exemption with the IRS when filing their taxes.

Connect for Health Colorado customers are receiving the forms they need for their taxes, Form 1095-A, in the mail this week. (Only individuals and families who purchased coverage will receive the form; those who have coverage provided through their employer do not need the form and can complete their tax returns without it.)

Last year, Coloradans who purchased coverage through the Marketplace received more than \$191 million in tax credits to help them lower the cost of their health insurance. The Form 1095-A enables those who received financial assistance to complete their tax forms.

The [full press release and additional metrics](#) are available.

***Improving health care access and outcomes for the people we serve  
while demonstrating sound stewardship of financial resources.  
[Colorado.gov/hcpf](http://Colorado.gov/hcpf)***

## Partner and Consumer Resources

The Department has posted resources online for partners and consumers. The resources include Internal Revenue Service (IRS) guidance on the Federal Income Tax and Advanced Premium Tax Credits an update on known issues related to the health coverage application process and shopping experience and new brochures for American Indians and Alaska Natives.

The following resources can be found on [Colorado.gov/HCPF/ACAResources](http://Colorado.gov/HCPF/ACAResources):

- How Health Coverage Affects Your 2014 Federal Income Tax Return (Federal HHS Resource)
- Affordable Care Act Tax Provisions (IRS Resources)
- 3 Tips About Marketplace Coverage and Your Taxes (Federal HHS Resource)
- Health Care Law: What's New for Individuals and Families (IRS Resource)
- No Health Coverage? What That Means for Your Taxes (Federal HHS Resource)
- Application Process and Shopping Experience Updated January 21, 2015
- Health Insurance Marketplace Protections for American Indians and Alaska Natives
- American Indian and Alaska Native Trust Income and MAGI

### Marketplace Verifications

If you receive verifications from an applicant or client that should be directed to Connect for Health Colorado, please encourage the individual to follow the submission steps outlined in the [January 15 ACA Implementation News](#).

If you have received these verifications without having had client contact, please fax them to 1-855-346-5175. If known, please write the Marketplace Account Number and Case ID Number on each document.

### Help Desk Tickets

It is important for CBMS Users, applicants and those assisting individuals through the application and shopping process to submit Help Desk Tickets when technical issues, such as an error message or problems with navigation, are encountered. Help Desk Tickets are how issues are tracked and resolved. Resolution times vary since each issue must be researched to identify if it is user error, missed requirements, system defects, and whether there is a cost to fix the issue. CBMS Users should use their existing business process to submit Help Desk Tickets. Applicants and those assisting individuals through the application and shopping process to submit Help Desk Tickets to [CBMS.Help@state.co.us](mailto:CBMS.Help@state.co.us).

## Things to Know About Health Insurance and Your Taxes

### From Healthcare.gov

The below article was featured on Healthcare.gov on January 9, 2015 and may be helpful to you and the clients you work with.

Did you know that your health coverage may affect your taxes? If anyone in your household enrolled in a Marketplace plan in 2014, you'll need some new information when you file your federal income taxes.

Here are 5 things to know about health coverage and your taxes:

1. **Watch your mail for Form 1095-A. It will help you file your 2014 federal taxes.** If you enrolled in a Marketplace health plan in 2014, you'll get this new form in the mail from the Marketplace by early February. This form includes important information like the monthly premiums you paid to your health plan and the amount of any advance payments of the premium tax credit that were paid to your health plan in 2014.
2. **Your final premium tax credit for 2014 will be computed with your federal income tax return.** The amount of your 2014 premium tax credit is based on your final income for the year, which you'll find out when you complete your taxes. If during the year you used less advance payments of the premium tax credits than you're eligible for, you'll get a credit on your tax return. If you took more advance payments than you're eligible for, you may need to pay the difference with your tax return.
3. **If you didn't have health coverage for part of 2014, use Form 8965.** If your Marketplace coverage started partway through 2014 and you were uninsured earlier in the year, you'll need to fill out Form 8965 from the IRS when you file your taxes. This will show you if you qualify for an exemption from paying a fee for the months you didn't have coverage.
4. **You may pay a fee with your taxes if you didn't have health coverage in 2014 and didn't get an exemption.** If you could've afforded health coverage in 2014 but chose not to buy it, and you don't qualify for an exemption, you may need to pay a fee with your federal tax return.
5. **If you had 2014 health coverage from another source you'll just need to check a box on your federal income tax form.** You won't get Form 1095-A. Coverage from another source includes coverage from a job, Medicare, Medicaid, CHP+ or a plan you bought outside the Marketplace.

**Need help?** For more information about how health coverage will affect your taxes, visit [HealthCare.gov/taxes](http://HealthCare.gov/taxes).

## Resources

### 1095-A Form Resources

For individuals who purchased coverage through Connect for Health Colorado, they will receive in early February a new tax document, Form 1095-A, by mail. Consumers will need the information on this form to fill out IRS Form 8962 as part of their tax return. If they filed their taxes before receiving this form, they may need to file an amended return to provide proof of health insurance coverage for 2014. For more information visit

[Connectforhealthco.com/resources/tax-info](http://Connectforhealthco.com/resources/tax-info). Healthcare.gov has also produced a [short video about the Form 1095-A](#).

### Resource for CBMS Users

A new resource is now available for CBMS Users regarding Reasonable Compatibility. The resource is geared towards CBMS Users and explains what Reasonable Compatibility is, how it is used in CBMS, and provides some examples of when income is considered reasonably compatible. The document can be found at [Colorado.gov/hcpf/training-topics-reference-documents-and-guides](http://Colorado.gov/hcpf/training-topics-reference-documents-and-guides) > Income and Resource Eligibility > Reasonable Compatibility Tip Sheet.

## Reminders

### Broker Assistance Available

If you are a Certified Connect for Health Colorado broker or agent and need assistance helping your client through the application or enrolling them in coverage, please contact the Broker Support Line, or the Service Center at 1-855-752-6749.

### New CHP+ Logo

Effective January 1<sup>st</sup>, the Department will use a new logo on all CHP+ materials. The old CHP+ logo will be phased out. Please note that all CHP+ documents created prior to the new logo launch on January 1<sup>st</sup> **do not** need to be updated retroactively.



### Same-Sex Marriages and Medical Assistance

Effective October 7, 2014, Colorado began to recognize same-sex marriage. This change requires Medicaid to treat all married couples the same whether same-sex or opposite sex. For purposes of applying for Medical Assistance, a couple should be entered as married for the Medicaid eligibility determination. For additional information, please see the [Department's 14-017 Agency Letter](#).